

03292.101850

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: Scott S. Trotter
Kenneth William Austin et al.)	
	:	Art Unit: 3694
Application No.: 10/709,697)	
	:	Confirmation No.: 3696
Filed: May 24, 2004)	
	:	
For: DETERMINATION OF RISK FACTORS)	April 9, 2008
FOR USE IN A CARD REPLACEMENT	:	
PROCESS)	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated January 16, 2008, please amend the above-identified application as follows.